

BARK UP THE RIGHT TREE

By Tony Tomeo



European white birch exhibits elegant trunks.

UNITED STATES—Autumn foliage color does not seem to last long enough. As it dissipates, though, it reveals silhouettes of bare deciduous trees. Some are delightfully sculptural, with strikingly pale bark on their trunks and stems. Others develop distinctively reddish twigs. Some display interesting bark textures or patterns. Color, texture and patterns are remarkably variable.

Of course, for most species, bark does not change much throughout the year. It becomes more prominent now merely because defoliation increases its exposure. In fact, some of the most distinctive bark belongs to evergreen species. Some belongs to flowering trees, fruiting trees or arboriform shrubbery. The sources are as variable as the characteristics.

European white birch is likely the most familiar tree with white bark. Jacquemontii birch is even whiter. California sycamore is a massive tree

with mottled light gray and tan bark. Crape myrtle, which is more proportionate to home gardens, is more mottled. Some elms exhibit elegant tan trunks and limbs. European beech trunks develop metallic gray color.

Evergreen trees can also contribute.

Melaleucas are evergreen trees with distinctively shaggy trunks. Eucalyptus are likewise evergreen, but generally with pale and smooth trunks. Lemon gum is particularly tall and elegant. However, red ironbark eucalyptus has dark and notably rough trunks and limbs. 'Marina' madrone develops smooth trunks and limbs with brown and cinnamon red color.

Coral bark Japanese maple and osier dogwood display colorful bark differently. There is on small twigs rather than trunks and main limbs. Color actually develops in response to autumn chill and defoliation. Coral bark Japanese maple de-

velops, pinkish orange color. Osier dogwood is more brownish red, although some cultivars are orangish or yellowish.

Trees that exhibit distinctive bark are subject to the same constraints as all other trees. In other words, they must be appropriate to their particular landscapes. California sycamore for example, is much too large for compact urban gardens. Osier dogwood can grow as a thicket without intensive maintenance. Any new tree or shrubbery should be sustainable.

Highlight: European White Birch

European white birch, *Betula pendula*, is a team player. It usually inhabits landscapes in groups rather than singly. Some trees have two, three or more trunks. After all, its primary allure is its strikingly white trunks. Because its foliar canopies are not overly broad, a few can fit into limited space. It is an informal and relaxed tree with nicely pendulous

growth.

Mature European white birches are not much more than fifty feet tall here. They can grow taller where winters are cooler. Their slender trunks are mostly less than a foot and a half wide. They generally lean with prevailing winds and away from shade. Their smooth and white bark develops rough and black furrows with age. Their little leaves are deciduous.

European white birch appreciates regular irrigation, so should perform well within lawns. It produces only moderate shade. 'Laciniata' has intricately lobed foliage and a narrower form. 'Youngii' is so pendulous that it needs staking to stand upright. It cannot grow very tall. 'Purpurea' has bronzed foliage and somewhat tan trunks but has become very rare. European white birch might self sow.

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I LOVE LUPE (15)

By Grady Miller



Photo courtesy of Kari Shea.

UNITED STATES—The rains came, as promised... and then they came again. I was predisposed to tap away on my wonderful new laptop, the sleek silver one that I'm just getting accustomed to. Then it wasn't there, nor was the new charger that I bought two days ago. Swiped, but I have an idea who did it, and it will be coming back. Folks used to start the day, "Where's my coffee?"

And now, "It's, where's my charger?" Where's my expletive charger...

Meanwhile, I'm back at the back at the library, having trudged here under the rain. To one side there's a brochure for free showers. All the showers available at shelters and public facilities. Just look gaze out the window today—there is where the free showers are. From the sky.

This all brings me to Lupe's latest adventure. Lupe in the rain. The still puppyish pit bull lab did it again. There rain was pouring down, it was ankle high in parts of the old cracked concrete walking that dips and dives in certain spots. Water, water, what a gift. And here was Lupe, barking ferociously from the inside of the front door. About that time an Amazon delivery came—

these strangers with the blue swoosh on their shirt incite Mama Lupe to barking paroxysms. She continued to bark and pound on the front door. Lupe howled and with pummeled the door with all the might and power of her front legs, which she uses with great dexterity. (Sometimes I catch her practicing on opening the knob on the kitchen door. She's going to do it someday.)

Now the odd thing is Lupe kept barking and howling, long after the deliveryman with the blue swoosh escaped from the rain back into his delivery van. Now I lay there on the couch. What else do you do on a rainy morning, lulled by the quiet sizzle of raindrops, but stay under the blankets, comfy on

the couch? Usually when Lupe goes into crazy barking mode, I will open the door and bid she go outside.

During the first days of the recent deluge, I did so. However, I soon learned that Lupe did not venture into a cold and rainy morning. Her companion, Baby DeVille, Lupe's Chihuahua terrier companion, ever eager to venture out at the mere dangle of his red leash, stubbornly clung to his place on the couch under the thick San Marcos blanket. The morning of which I speak, I clung to my place there too. Resisted standing up and connecting feet to floor.

There was a price to pay. When I finally put myself in a vertical position, I peeked out

the front door. Fat drops were pouring down still. To my consternation I went into the kitchen, dirty dishes called, a floor that needed to be swept. And there in the middle of the white tile floor—it caught my eye last in this messy, rainy-day tableau: a very generous gift from Lupe's digestive system. Large ginger-bread colored pellets.

Surely, another expletive escaped my lips before I could censor them:

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No rancor did I harbor, at least no longer than a few seconds. I wiped the mess up. I was the nincompoo. Lupe was sending a message: I need to go baaaaa!
To be continued...

RAMS ROUT THE BUCCANEERS ON SUNDAY NIGHT

By Christopher Floch

INGLEWOOD-- The Los Angeles Rams pummeled the Tampa Bay Buccaneers, 34-7 at SoFi Stadium on Sunday, November 23. Matthew Stafford was sensational, leading the Rams to their sixth victory in a row.

At a mark of (9-2), Los Angeles shiner domination has them standing alone atop the NFC as the NO. 1 Seed, as well as a favorite to reach Super Bowl LIX. Stafford has emerged as the MVP front runner, he completed 25 of his 35 passes for 273 yards and three touchdowns.

In what was supposed to be a potential playoff preview between two NFC division leaders, it proved to be a blowout from the kickoff.

After forcing Tampa Bay to punt on its opening possession, the Rams proceeded to march 80 yards down the field and cap off a 10-play drive with a Stafford touchdown pass to Davante Adams.

That was the first of two touchdowns for the duo in the opening half, while Stafford piled up three scores through the air overall.

Not to be overshadowed, the defense also got in on the fun. In the first quarter, corner Cobie Durant ripped the football away from tight end Cade Otton and returned it 50 yards for a touchdown.

Rams- Super Bowl bound? After the 34-7 mauling of Baker Mayfield and the Bucs-this team has the look. Meanwhile,



Stafford throws a no look touchdown pass against the Tampa Bay Buccaneers on Sunday night. Photo courtesy of Michael C. Floch.

the Philadelphia Eagles blowing a 21-point lead to the Dallas Cowboys earlier on Sunday, has boosted Los Angeles to the top spot in the NFC coming out of Week 12.

Bucs Quarterback Baker Mayfield was knocked out of the game after he suffered a left shoulder injury in the first half, and would not return in the deflating loss. Dropping their third loss in a row, the Bucs record is (6-5) while there playoff prospects are in jeopardy in a congested NFC.

Stafford is the betting favorite to win NFL MVP, and it's easy to see why. The Rams quarterback began the night completing his first 12 pass at-

tempts, which allowed Los Angeles to easily build up a lead over the Bucs.

Including a brilliant no-look TD pass to Tight End Colby Parkinson. The "MVP!" chants were loud and present at SoFi Stadium as Matthew Stafford was putting on the full display of what has turned his 17th NFL season into his best yet.

Hands down the play of the night belongs to Rams Defensive Back Cobie Durant.

Durant ripped the ball away from Otton. As Otton bobbled the ball when trying to make the catch, the Rams corner was able to get his hands in there and rip it away. Durant

then had a relatively easy lane to the end zone for a 50-yard pick six, which was more like a rip six.

This was Durant's second career interception return for a touchdown. A relentless defense is what the Rams have displayed all season.

It seems as if we have finally found our kicker. Harrison Mevis is now 13-for-13 on extra points, and he got to try his first two field goal attempts and knocked those through from 40 and 52 yards.

The Rams run of winning six games in a row will be tested, heading to Carolina to face the Panthers in Week 13.

WHAT LIFE INSURANCE PLANS ARE OFFERED AFTER 65?

By Toni King

UNITED STATES—Hi Toni: You recently wrote an article explaining the hospice issues that you were experiencing regarding your mother. Please let your Toni Says Medicare column readers know other ways hospice comforts the caregiver when a loved one passes.

My mother's hospice case manager and social worker made sure that I knew exactly what to do for her final needs. I would have had to pay over \$3,000 for cremation plus \$7,000 to bury my mother's urn on top of my father's casket through a well-known funeral home in my area, instead of the \$995 arranged price with a funeral facility that was on the hospice list. My mother passed away with no life insurance and our family had to pay for all of the extra funeral cost out-of-pocket.

I recently turned 65, have high blood pressure, am retired, and have no life insurance. I do not want my kids to go through what I experienced with my mother. Please explain which life policy I should consider. Thanks, Eva from Houston, TX.

Hello Eva: I would love to help you explore your life insurance options after what you experienced with your mother. Many Americans wait too long to purchase a life policy and cannot qualify due to health issues. They do not realize how your health situation can affect applying for an insurance plan.

Life insurance can help your family cover your end-of-life costs and ease your peace of mind knowing that there will not be a financial strain caused by unforeseen debt that your family may be responsible for.

Eva, let's explore the different life insurance plans that are available for those age 65 and older and whether underwriting may be required for either acceptance or to receive lower premiums:

Term Insurance: a policy which offers a 10-, 15-, 20- or 30-year policy period, depending on which insurance company you apply with. Term in-



Toni King.

insurance premiums are lower and do not increase during the plan's specific policy period. These plans can be converted to a permanent Whole Life plan while the policy is in force. Purchasing Term Insurance at a younger age and converting to Whole Life past 65 is an option worth considering.

Whole Life: a permanent Life policy that combines a death benefit, level premiums and cash value growth that can be used for any reason during your lifetime. Whole life policies generally cost more past 65. Choosing a lower death benefit may control the price and be a good option.

Final Expense/Burial Insur-

ance: a small whole life policy that is meant to help your family pay for your funeral, burial, and other expenses, such as outstanding medical bills, after your death. Plans typically range from \$5,000 to \$25,000 in death benefits, depending on the insurance company.

Guaranteed Issue Whole Life: a whole life policy for those with serious health issues who cannot pass medical underwriting for a typical life insurance plan. The policies range from \$2,000-\$25,000 in death benefits with no medical exam or health questions to answer. If you die within the first two years from natural causes (other than accidental), your ben-

eficiaries will only receive all premiums paid, plus interest usually 10 percent. After the two-year waiting period, the full benefit is paid for death due to all causes.

Eva, with the variety of life insurance plans to meet the health and financial needs of those past 65, it is important to take your time exploring which option is right for you and your family.

Remember, it's what you don't know that WILL hurt you! If you have a Medicare question, email info@tonisays.com or call 832-519-8664. Toni's new Confused about Medicare" video series and Toni's Medicare books are available at www.tonisays.com.

WASHINGTON CRUSHES UCLA IN HOME FINALE

By Christopher Floch

PASADENA-- It was brutal watching the UCLA Bruins get walloped by Washington, 48-14 on Saturday night. Not only in their home finale, but potentially their final game ever at the iconic Rose Bowl.

The Bruins (3-8, 3-5) lost their fourth in a row, tying their season-worst skid, while playing what could have been their final regular-season game at the historic Rose Bowl because of an ugly battle between the university and the City of Pasadena involving UCLA's lease.

The Huskies (8-3, 5-3 Big Ten) won their second game in a row for the first time since early October. It was their second win at the Rose Bowl in 30 years, having gone 1-9 in their previous 10 games.

The Huskies had red roses on their pillows Friday night.

"We made the game big," coach Jedd Fisch said. "We let them know we're going to the Rose Bowl, we're going to go win this thing. These guys didn't think it was too big for them. They're just getting better and better and better."

UCLA will be moving to SoFi Stadium, its not a matter of if, but when. It was a highly disappointing, and an uninspired effort by the Bruins



UCLA Gets crushed by Washington in their home finale 48-14, perhaps the final game at the iconic Rose Bowl. Photo courtesy of Michael C. Floch.

once again.

"It's a big-time venue," UCLA interim coach Tim Skipper said. "The main thing is just the aura of being in here and the field and all that good stuff."

UCLA quarterback Nico Iamaleava returned after missing last week's blowout loss at No. 1 Ohio State while in concussion protocol only to get hurt in the third quarter. He was sacked for a 15-yard loss by Bryce Butler with the Bruins trailing 27-0.

Lamaleava was knocked out of the game with a concussion. His status remains uncertain for USC next week.

UCLA's Cash Peterman ran for a 3-yard loss and fumbled at the Washington 41. A botched fake field goal attempt by the Bruins led to McLaughlin recovering the ball and returning it for a TD, extending the Huskies' lead to 20-0 in the second quarter.

In the second half, thousands of dissatisfied Bruins fans headed towards the aisles,

leaving around 1,000 Washington fans to celebrate.

Where do the Bruins go from here?

The university is searching for a new head coach and is mired in legal action over the Bruins potentially leaving the Rose Bowl after 43 years to play at SoFi Stadium in Inglewood next season. Skipper will likely not be hired permanently.

UCLA visits No. 16 USC in their rivalry game to end the season.